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**State:** Arkansas **Filing Company:** Royal Neighbors of America  
**TOI/Sub-TOI:** MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan  
**Product Name:** Royal Neighbors of America 1990 Medicare Supplement Rate Filing  
**Project Name/Number:** /

## Filing at a Glance

Company: Royal Neighbors of America  
Product Name: Royal Neighbors of America 1990 Medicare Supplement Rate Filing  
State: Arkansas  
TOI: MS05I Individual Medicare Supplement - Standard Plans  
Sub-TOI: MS05I.015 Multi-Plan  
Filing Type: Rate  
Date Submitted: 12/19/2012  
SERFF Tr Num: IASL-128820641  
SERFF Status: Closed-Approved-Closed  
State Tr Num:  
State Status: Approved-Closed  
Co Tr Num: RN MS RI  
  
Implementation: 06/01/2013  
Date Requested:  
Author(s): Jeffrey McGinn  
Reviewer(s): Stephanie Fowler (primary)  
Disposition Date: 01/10/2013  
Disposition Status: Approved-Closed  
Implementation Date:  
  
State Filing Description:

**State:** Arkansas **Filing Company:** Royal Neighbors of America  
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**Product Name:** Royal Neighbors of America 1990 Medicare Supplement Rate Filing  
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## General Information

Project Name: Status of Filing in Domicile: Pending  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Individual Market Type:  
Overall Rate Impact: Filing Status Changed: 01/10/2013  
State Status Changed: 01/10/2013  
Deemer Date: Created By: Jeffrey McGinn  
Submitted By: Jeffrey McGinn Corresponding Filing Tracking Number:

Filing Description:  
Royal Neighbors of America 1990 Medicare Supplement Rate Filing

Form Numbers: 20049AA-AR - Plan A; 20049BA-AR - Plan B; 20049CA-AR - Plan C; 20049DA-AR - Plan D; 20049EA-AR - Plan E; 20049FA-AR - Plan F; 20049GA-AR - Plan G

Rate Increase Amount: 0.0%

A similar filing is pending approval in the Company's domicile state of Illinois.

## Company and Contact

### Filing Contact Information

Jeffrey McGinn, Compliance Analyst jeffrey.mcgin@iasadmin.com  
8545 126th Avenue North 727-584-0007 [Phone] 2389 [Ext]  
Suite 200 727-584-5613 [FAX]  
Largo, FL 33773-1502

### Filing Company Information

(This filing was made by a third party - insuranceadministrativesolutions)

Royal Neighbors of America	CoCode: 57657	State of Domicile: Illinois
230 16th Street	Group Code:	Company Type: Fraternal
Rock Island, IL 61201-8645	Group Name:	Benefit Society
(309) 788-4561 ext. [Phone]	FEIN Number: 36-1711198	State ID Number:

## Filing Fees

Fee Required? Yes  
Fee Amount: \$350.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

Company	Amount	Date Processed	Transaction #
Royal Neighbors of America	\$350.00	12/19/2012	65912322

<b>SERFF Tracking #:</b>	IASL-128820641	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	RN MS RI
<b>State:</b>	Arkansas	<b>Filing Company:</b>	Royal Neighbors of America		
<b>TOI/Sub-TOI:</b>	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan				
<b>Product Name:</b>	Royal Neighbors of America 1990 Medicare Supplement Rate Filing				
<b>Project Name/Number:</b>	/				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	01/10/2013	01/10/2013

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Royal Neighbors of America
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## Disposition

Disposition Date: 01/10/2013

Implementation Date:

Status: Approved-Closed

Comment: We have approved this rate filing; no increase was requested nor approved. We do appreciate the company's consideration for the insureds in Arkansas.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Royal Neighbors of America	0.000%	0.000%	\$0	251	\$936,985	0.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Third Party Authorization Letter	Approved-Closed	Yes
Rate	AR Rates	Approved-Closed	Yes

State:	Arkansas	Filing Company:	Royal Neighbors of America
TOI/Sub-TOI:	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
Product Name:	Royal Neighbors of America 1990 Medicare Supplement Rate Filing		
Project Name/Number:	/		

## Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	15.000%
Effective Date of Last Rate Revision:	09/01/2010
Filing Method of Last Filing:	SERFF

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Royal Neighbors of America	0.000%	0.000%	\$0	251	\$936,985	0.000%	0.000%

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Royal Neighbors of America
<b>TOI/Sub-TOI:</b>	MS05I Individual Medicare Supplement - Standard Plans/MS05I.015 Multi-Plan		
<b>Product Name:</b>	Royal Neighbors of America 1990 Medicare Supplement Rate Filing		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information		Attachments
1	Approved-Closed 01/10/2013	AR Rates	20049AA-AR, 20049BA-AR, 20049CA-AR, 20049DA-AR, 20049EA-AR, 20049FA-AR, 20049GA-AR	Revised	Previous State Filing Number:	45940	AR 1990 Rates.pdf
					Percent Rate Change Request:		

**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan A - Form 20049AA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	4,193.00	4,655.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan B - Form 20049BA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	4,735.00	5,257.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833



**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan C - Form 20049CA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	5,552.00	6,166.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan D - Form 20049DA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	4,600.00	5,113.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan E - Form 20049EA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	4,805.00	5,331.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan F - Form 20049FA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	5,714.00	6,351.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

**Royal Neighbors of America**  
**Actuarial Memorandum**  
**Plan G - Form 20049GA-AR**  
**(Arkansas)**

Exhibit I - Current Annual Premiums

<i>Issue Age</i>	<i>Non-Smoker</i>	<i>Smoker</i>
65+	4,720.00	5,245.00

The above rates do not include a one-time \$20 policy fee at time of issue.

**Area Factors**

<b>3-Digit Zip Code</b>	<b>Factor</b>
722-723	0.90
727	0.80
Rest of State	0.75

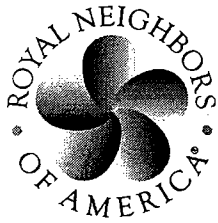
**Modal Factors**

<b>Mode</b>	<b>Factor</b>
Annual	1.0000
Semi-Annual	0.5000
Quarterly	0.2500
Monthly	0.0833

<b>SERFF Tracking #:</b>	IASL-128820641	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	RN MS RI
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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Third Party Authorization Letter	Approved-Closed	01/10/2013
Comments:			
Attachment(s):			
Third Party Authorization Letter.pdf			



230 16<sup>th</sup> Street | Rock Island, IL 61201

Phone: (309) 788-4561 | Toll-free: (800) 627-4762  
E-mail: [contact@royalneighbors.org](mailto:contact@royalneighbors.org) | Web site: [www.royalneighbors.org](http://www.royalneighbors.org)

April 13, 2012

Ms. Darcey Shaffer, ACS, FLMI  
Compliance Manager  
Insurance Administrative Solutions, L.L.C.  
8545 126<sup>th</sup> Avenue North, Suite 200  
Largo, Florida 33773-1502

Re: Filing/Reporting Requirements for RNA Medicare Supplement Insurance  
Certificates

Dear Ms. Shaffer:

This letter authorizes Insurance Administrative Solutions, L.L.C. "IAS" to file on behalf of Royal Neighbors of America, various reports, rate filings and forms for the Medicare Supplement Insurance Certificates with the State Insurance Departments. Prior to submission of any reports or forms including any advertising materials, IAS will obtain written approval of the documents to be filed from the Medicare Supplement Line of Business Manager or CFO of Royal Neighbors. IAS may correspond with the State Insurance Departments regarding any questions they may have concerning the filings, but will notify Royal Neighbors and obtain their consent before making any changes to the submission.

IAS will keep Royal Neighbors fully advised of all such filings submitted on behalf of Royal Neighbors and furnish copies of approved submissions to the attention of John Fleming, Medicare Supplement Line of Business Manager and Debra Zemo, Compliance Assistant.

A copy of this letter is as valid as the original. This authorization will be valid for twelve months from the date of this letter.

Sincerely,



Marc S. Schoenfeld  
Interim CFO and Treasurer